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Ser. No. 09/604,696  
Atty. Ref. Carr-P1-00  
Art Unit 3624

DEC 26 2006

**I. RESPONSE**

In the Office Action dated October 18, 2006, all claims have been rejected pursuant to 35 USC Secs. 102, based on Hillman, and 103 based on Hillman in view of Atkins, Ogilvie, and Sullivan, as set forth in the Office Action.

In response, the Examiner is requested, pursuant to 35 U.S.C. Sec. 132, to point out where the cited art shows crediting... to the mortgage as per claim 1, for example. It would seem that Hillman does certain activity from sources that include a mortgage, but makes no mention whatsoever of crediting... to the mortgage. If there is no such teaching in Hillman, altering it to reach Applicant's claimed invention would be contradicted by, and contrary to the operating principles of, Hillman.

Applicant respectfully maintains that Hillman does not anticipate the claims, and as Hillman is built upon in forming the Sec. 103 rejection, obviousness has not been shown either.

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## II. CONCLUSION


The application is believed to be in condition for allowance, and favorable action is requested.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and if any extension of time is needed to reply to said office action, this shall be deemed a petition therefor.

If the prosecution of this case can be in any way advanced by a telephone discussion, the Examiner is requested to call the undersigned at (312) 240-0824.

Respectfully submitted,

Date: December 26, 2006

  
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